Certificate Number: 17572-PAM-DE-034737695

Bankruptcy Case Number: 20-01898



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 4, 2020</u>, at <u>9:33</u> o'clock <u>AM PDT</u>, <u>Nicole McClemens</u> completed a course on personal financial management given <u>by internet</u> by <u>Dollar Learning Foundation</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 4, 2020 By: /s/Kelly Faulks

Name: Kelly Faulks

Title: Counselor